

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-28694 ABA
Rodney W. Brown & Kathleen M. Brown Judge: Altenburg
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 05/26/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: RWB Initial Co-Debtor: KMB

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 137.00 per month to the Chapter 13 Trustee, starting on 06/01/2020 for approximately 16 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

$$\$7100 + \$789 = \$7889 - \$5700 = \$2189 / 16 = \$137.00$$

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,550.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Toyota Financial
Santander
Select Portfolio Servicing

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

Loan modification has been approved.

Explain below **how** the plan is being modified:

Removing loan modification language and mortgage arrears. Select Portfolio Servicing is now Unaffected by the Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 05/26/2020

/s/ Rodney W. Brown
Debtor

Date: 05/26/2020

/s/ Kathleen M. Brown
Joint Debtor

Date: 05/26/2020

/s/ Lee M. Perlman
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Rodney W Brown
Kathleen M Brown
DebtorsCase No. 18-28694-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 68

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db/jdb
517765196 +Rodney W Brown, Kathleen M Brown, 2 Lacy Court, Clayton, NJ 08312-1540
517865780 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
517765199 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
+Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
517843372 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517765205 +Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315,
Cleveland, OH 44181-0315
517765220 +Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
517765221 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388
518376076 +HESAA, PO Box 548, Trenton NJ 08625-0548
517765222 +Holly Brown, 2 Lacy Court, Clayton, NJ 08312-1540
517765223 +Kahuna Payment Solutions, Attn: Bankruptcy Department, 2714 McGraw Dr.,
Bloomington, IL 61704-6012
518372297 +Kentucky Higher Education, Student Loan Corporation, PO Box 24328,
Louisville KY 40224-0328
517814748 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
PO BOX 16408, St. Paul, MN 55116-0408
517817530 +Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517819750 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517765235 +Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517765245 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, Attn: Bankruptcy, Po Box 8026,
Cedar Rapids, IA 52409)
518475044 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
517868229 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517998626 +Toyota Motor Credit Corporation, Kevin G. McDonald, Esq., 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
517765246 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201)
517765247 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
Madison, WI 53707-7860
518125481 United States Department of Education, Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973
517765249 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517892257 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
517765250 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517765252 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 27 2020 23:41:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregon03.ne.ecf@usdoj.gov May 27 2020 23:41:35 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235lm +E-mail/Text: jennifer.chacon@spservicing.com May 27 2020 23:42:03
Select Portfolio Servicing, 3217 South Decker Lake Dr., Salt Lake City, UT 84119-3284
517765195 +E-mail/Text: backoffice@affirm.com May 27 2020 23:42:03 Affirm Inc, Affirm Incorporated,
Po Box 720, San Francisco, CA 94104-0720
517877462 E-mail/Text: bankruptcy@pepcoholdings.com May 27 2020 23:41:19
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600

517765197 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 27 2020 23:38:42 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517824265 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 27 2020 23:38:42
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517765200 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 23:41:22 Comenity Capital Bank/HSN,
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517765201 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 23:41:22 Comenity Capital/Zales,
Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
517765202 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 27 2020 23:41:22 Comenitybank/wayfair,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517765204 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 27 2020 23:41:57
Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
517765206 +E-mail/PDF: creditonebknofications@resurgent.com May 27 2020 23:38:46 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872
517765207 +E-mail/PDF: creditonebknofications@resurgent.com May 27 2020 23:37:48 Credit One Bank Na,
PO Box 98873, Las Vegas, NV 89193-8873
517765208 +E-mail/PDF: pa_dc_ed@navient.com May 27 2020 23:38:14 Dept of Ed / Navient,
Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 68

Date Rcvd: May 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518732170 E-mail/Text: sbse.cio.bnc.mail@irs.gov May 27 2020 23:41:12 Internal Revenue Service,
Centralized Insolvency, Operations, PO Box 7346, Philadelphia, PA 19101-7346
517765224 +E-mail/Text: bncnotices@becket-lee.com May 27 2020 23:41:06 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517795753 E-mail/PDF: MerrickBKNotifications@Resurgent.com May 27 2020 23:37:42 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517765225 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 27 2020 23:37:40
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517765227 +E-mail/Text: bankruptcydpt@mcmcg.com May 27 2020 23:41:34 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517765226 +E-mail/Text: bankruptcydpt@mcmcg.com May 27 2020 23:41:34 Midland Funding,
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517798044 +E-mail/Text: bankruptcydpt@mcmcg.com May 27 2020 23:41:34 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517765230 +E-mail/PDF: pa_dc_claims@navient.com May 27 2020 23:37:49 Navient, Attn: Bankruptcy,
Po Box 9000, Wiles-Barr, PA 18773-9000
517891475 E-mail/PDF: pa_dc_claims@navient.com May 27 2020 23:38:45
Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635,
Wilkes Barre, PA 18773-9635
517992136 +E-mail/PDF: pa_dc_claims@navient.com May 27 2020 23:37:49 Navient Solutions, LLC.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1430
517765233 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517892619 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
517881628 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
517889399 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541
517879920 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 28 2020 08:39:52
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
517767311 E-mail/Text: bnc-quantum@quantum3group.com May 27 2020 23:41:29
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
517875499 E-mail/Text: bnc-quantum@quantum3group.com May 27 2020 23:41:28
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517875496 E-mail/Text: bnc-quantum@quantum3group.com May 27 2020 23:41:29
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
517765236 +E-mail/Text: jennifer.chacon@spservicing.com May 27 2020 23:42:03
Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518834005 E-mail/Text: jennifer.chacon@spservicing.com May 27 2020 23:42:03
Select Portfolio Servicing, Inc., as servicer for, P.O. Box 65250,
Salt Lake City, UT 84165-0250
517765237 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:02 Synchrony Bank,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517765238 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:37:36 Synchrony Bank,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517767078 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:31 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517765241 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:01 Synchrony Bank/Amazon,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765242 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:02 Synchrony Bank/QVC,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765243 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:30 Synchrony Bank/Sams Club,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517765244 +E-mail/PDF: gecsedirecoverycorp.com May 27 2020 23:38:31 Synchrony Bank/Walmart,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517892961 DEUTSCHE BANK, NATIONAL TRUST COMPANY, as TRUSTEE
517765198* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517765203* +Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517765209* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765210* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765211* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765212* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765213* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765214* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765215* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765216* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765217* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765218* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765219* +Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
517765229* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517765228* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517765231* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000

District/off: 0312-1

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 68

Date Rcvd: May 27, 2020

***** BYPASSED RECIPIENTS (continued) *****
517765232* +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
517765234* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
517911226* Select Portfolio Servicing, Inc., P.O.Box 65250, Salt Lake City UT 84165-0250
517765239* +Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517765240* +Synchrony Bank, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517765248* +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
Madison, WI 53707-7860
517765251* +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTALS: 1, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2020 at the address(es) listed below:

Amy L Knapp on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Amy L Knapp on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Martin Perlman on behalf of Joint Debtor Kathleen M Brown ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com
Lee Martin Perlman on behalf of Debtor Rodney W Brown ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com/hspivak@ecf.courtdrive.com
R. A. Lebron on behalf of Loss Mitigation Select Portfolio Servicing bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVIVING, INC., as servicer for DEUTSCHE
BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR LONG BEACH MORTGAGE LOAN TRUST 2006-1
bankruptcy@feinsuch.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11